access to a large number of enterprises in the country.

(b) whether Government would continue to extend 100 percent refinance after enhancement of the ceiling of Rs. 20 lakh under single window scheme to commercial banks to enlarge the flow of assistance as per the new liberal policy for small sector to eradicate unemployment and generation of more employment; and

(c) if the reply to part (a) above be in the negative, what are the reasons for delay in issue of notification incorporating the enhancement through Banks and what are the financial loss for not extending 100 percent refinance to commercial banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) The matter is under consideration of the Government.

Cut in Defence Expenditure

@@1042. KUMARI CHANDRIKA PREMJI KENIA: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news-item which appeared in the Hindustan Times dated the 29th October, 1991 regarding pressure from the International Monetary Fund for bringing down the defence spending; and

(b) if so, the reaction of Government thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) There is no pressure whatsoever on India from the International Monetary Fund for bringing down its defence spending.

(b) Does not arise.

@@Previously Unstarred Question 712 Transferred from 28th November, 1991.

Guidelines followed by Financial Institutions Regarding Loans to small entrepreneurs

1043. SHRI T. CHANDRASEKHAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether there are any guidelines for financial institutions in considering applications from small entrepreneurs for the grant of loans to enable them to set up their industries;

(b) whether different guidelines are adopted in respect of different categories of entrepreneurs; and

(c) if so, what are the reasons for giving such differential treatment to the entrepreneurs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) No, Sir.

(b) and (c) Do not arise.

Bond Schemes at Central and State Levels

1044. SHRI JAGADISH JANI: Will the Minister of FINANCE be pleased to state:

(a) what are the different kind of bond schemes introduced by Government both at the Central level as well as the State level;

(b) the purpose behind the introduction of those bond schemes;

(c) whether any review has been made on the success of those schemes; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE): (a) and (b) Normally Central and State Governments borrow through market loans floated from time to time. Special bonds are issued from time to time for a specific purpose. Some of these bonds are sold for a limited period e.g., Special Bearer Bonds issued to tap unaccounted money, NRI Bonds to tap foreign exchange resources. Compensation